

Fill in this information to identify the case:

Debtor 1 Julie Nicole Smith aka Yuliana Toribio

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)

Case number 5:18-bk-04978-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 5 1 7 9

Property address: 1011 Meade Court  
Number Street

Hazleton, Pennsylvania 18201  
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 01 / 2025  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Elizabeth K. Holdren  
Signature

Date 07 / 10 / 2025

Print Elizabeth K. Holdren  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Hill Wallack LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 21 Roszel Road  
Number Street

Princeton, NJ 08543-5226  
City State ZIP Code

Contact phone ( 609 ) 734 - 6345

Email eholdren@hillwallack.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Julie Nicole Smith aka Yuliana Toribio,

Debtors,

CHAPTER 13

CASE NO.: 5:18-bk-04978-MJC

**CERTIFICATE OF SERVICE**

I hereby certify that service was made upon all interested parties indicated below of Response to Final Cure in the manner indicated below on July 10, 2025:

Julie Nicole Smith aka  
Yuliana Toribio  
1011 Meade Ct  
Hazelton, PA 18201  
**Debtor**  
Via Regular Mail

John Fisher  
126 South Main Street  
Pittston, PA 18640  
**Debtor's Counsel**  
**Via ECF**

Jack N Zaharopoulos  
Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
**Trustee**  
**Via ECF**

**UNITED STATES TRUSTEE**  
Office of the U.S. Trustee  
US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102  
**Via ECF**

By: /s/ Elizabeth K. Holdren  
Elizabeth K. Holdren  
Hill Wallack LLP